



# FFA National Insurance Programme Overview

2017 Summary Brochure

The National Insurance Programme for Football has been arranged by Football Federation Australia and Participating State and Territory Member Federations on behalf of all Insured persons.

## Sports Injury Insurance Benefits

Personal Accident	Loss of Income (Weekly Benefits)	Non-Medicare Medical Expenses
<p><b>Who?</b> All appropriately registered players, coaches, trainers, managers, administrators, voluntary workers, selectors, referees, ball boys, medical officers, physiotherapists and ambulance officers; and all directors, officers, employees, executive officers, office bearers and committees of the insured.</p> <p><b>What?</b> Basic cover for participants who suffer injuries arising out of participation in football.</p> <p><b>When?</b> Participating in official football matches. As well as: Organised training, travelling between home / work and training or games, staying away from home for a tour and administrative and social activities for your club.</p>	<p>Weekly benefits are payable whilst you are wholly and continuously unable to work and/or attend school or studies.</p> <p><b>Income Earners</b> 85% of net income or \$250 per week (whichever is the lesser) for 52 weeks. A 14 day excess applies.</p> <p><b>Non-Income Earners</b> Authorised domestic help up to \$250 per week for 52 weeks. A 7 day excess applies.</p> <p><b>Full-Time Students</b> Authorised home tutor costs up to \$250 per week for 52 weeks. A 7 day excess applies.</p>	<p>Non-Medicare Medical Expenses covers medical expenses for which there is no reimbursement (wholly or partly) from Medicare</p> <p><b>Benefits Covered</b></p> <ul style="list-style-type: none"> <li>• 85% of Non-Medicare Medical Benefits</li> <li>• Maximum Payable \$2,500</li> <li>• \$50 excess</li> </ul> <p>The Health Insurance Act (Cth) 1973 does not permit the insurer to contribute to expenses which are wholly or partly claimable through Medicare.</p> <p><b>Examples of expenses covered:</b></p> <ul style="list-style-type: none"> <li>• Private Hospital Accommodation</li> <li>• Physiotherapy</li> <li>• Ambulance</li> </ul> <p><b>Examples of expenses not covered:</b></p> <ul style="list-style-type: none"> <li>• Doctors and Surgeons Fees</li> <li>• X-Rays</li> </ul>
	<p><b>Capital Benefits</b></p> <p>Capital Benefits are a lump sum benefit that is provided in the event of Death and Permanent Disability.</p> <p>Benefits are payable based on a table of events available in the full policy wording.</p> <p>Some of the benefits payable include:</p> <p><b>Death</b> - \$100,000 (U18 \$20,000)</p> <p><b>Paraplegia and Quadriplegia</b> - \$100,000</p> <p><b>Loss of sight of one eye</b> - \$50,000</p> <p><b>Loss of use of one limb</b> - \$35,000</p>	<p><b>Other Benefits</b></p> <p>There are other benefits payable under the FFA National Insurance Programme for expenses which may be incurred as a result of a Football injury.</p> <p><b>Some of these benefits include:</b></p> <ul style="list-style-type: none"> <li>• Funeral Expenses</li> <li>• Travel and Accommodation</li> <li>• Overseas Medical Expenses</li> </ul> <p><b>Full details of these benefits are contained in the policy wording. Please contact Gow- Gates for further information.</b></p>



## How do I make a Sports Injury claim?

1. Advise your authorised club office bearer that you wish to make a claim.
2. Obtain from your authorised club office bearer or the Gow-Gates Football Insurance Website.
  - "Sporting Accident Claim Form" to be completed by you, and
  - "Medical Report" to be completed by your treating doctor.
3. Send the completed claim form directly to the insurer, Sportscover Australia within 30 days from the date of injury;  
Claims Department Sportscover Australia  
Pty Ltd Locked Bag 6003  
Wheelers Hill Victoria, 3150
4. Claims must be advised as above within 30 days of injury.
5. When completing the claim form, ensure that you provide as much information as possible. This may include documents, records or even photographs for identification.
6. You must attend any medical examinations or other assessment organised by Sportscover Australia Pty Ltd.
7. You must take all reasonable steps to recover from any injuries.
8. If you require an update on the status of your claim, please refer to the following sources:
  - Gow-Gates Football Insurance website - [www.gowgatesport.com.au/football](http://www.gowgatesport.com.au/football)
  - Sportscover's claims hotline - 1300 134 956

## Points to Remember

- All players and officials must be registered with FFA and the participating State and Territory Member Federations for coverage by this insurance programme.
- Only injuries which occur during the policy period are covered.
- No cover is provided for:
  - Any pre-existing defect, infirmity or sickness the insured person suffered from at the time of the accident
  - Self-infliction
  - War and terrorism
  - Aerial activities
  - Being under the influence of Drugs or alcohol
  - Criminal acts
  - Psychiatric or psychological disorder
  - Contamination by radioactivity
  - Sickness, disease or disorder of any kind
  - Injuries which occur outside the policy period
  - Pregnancy or related complications.
- It is recommended that players and officials take out separate Private Health Insurance and/or Personal Income Protection, Life Insurance and Trauma cover.
- Top up insurance on an individual, team or club basis is available and recommended. Please contact Gow-Gates Insurance brokers for details.

## Duty of Care Statement

When you register to play with a Football Club, you are reminded that Football is a body contact sport. Potential, notwithstanding all safety guards, exists for a player to sustain injury. Players must therefore prepare themselves for the game by having a commitment to training and a high level of fitness.

As a measure of your club and your Member Federation's support to players and officials, the FFA has arranged insurance cover as set out in this document and for your benefit and risk protection.

In addition to these policies all players and officials are encouraged to take out private health insurance, life insurance and 'top up' cover over and above that is outlined on the previous page to ensure individual needs and circumstances are met.

For any advice or additional insurance cover that you may require please contact Gow-Gates.



## Who can I talk to about an issue or complaint?

First talk to Sportscover Australia, ask for underwriting or claims staff. If this does not resolve the matter or you are not satisfied with the way a complaint has been dealt, you should write to:

Lloyd's Underwriters' General Representative in Australia

Level 9, 1 O'Connell Street, Sydney NSW 2000

Phone: (02) 8298 0700

Fax: (02) 8298 0788

If your dispute remains unresolved you may be referred to the Financial Ombudsman Service Limited under the terms of the General Insurance Code of Practice. Details are available from Lloyd's Underwriters' General Representative address above.

## Additional insurance policies included under the FFA National Insurance Programme for the benefit of your club

Public & Products Liability	Professional Liability	Management Liability
<b>Coverage Provided:</b> Public Liability \$20,000,000 any one occurrence Product Liability \$20,000,000 any one occurrence and in the aggregate	<b>Coverage Provided:</b> Professional Liability \$5,000,000 any one occurrence and \$10,000,000 in the aggregate	<b>Coverage provided:</b> Management Liability \$10,000,000 any one claim and in the aggregate (Other sections, extensions subject to the policy documents)
<b>Excess</b> \$1,000 each and every occurrence	<b>Excess</b> \$1,000 each and every occurrence	<b>Excess</b> \$5,000 with regards to Sections 1, 2 & 6 \$10,000 all other sections
<b>Insurer:</b> Underwritten for certain underwriters at Lloyd's of London & Chubb Insurance Australia Limited by their agent SLE Worldwide Australia Pty Ltd.		<b>Insurer:</b> Zurich Australian Insurance Limited

## Important Information

Please contact Gow-Gates for additional information on the coverage limits, excesses, terms, conditions and exclusions for the covers listed in this document.

This brochure is a summary only of the main points of coverage. The information is of general nature only, no consideration has been made in regard to your own personal needs and/or circumstances. Please refer to the policy document held by your local club for the complete policy terms and conditions. For any advice or additional insurance cover that you may require please contact Gow-Gates.

This summary is prepared by Gow-Gates Insurance Brokers Pty Ltd (ABN 12 000 837 785 | AFSL 245423). For further information visit:

[www.gowgatessport.com.au/football](http://www.gowgatessport.com.au/football).

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